

'the insurance helpline

Other genes for FH?

Even when the research laboratory has looked at the whole of the genes for the receptor, ApoB and PCSK9, there are still some FH patients where no mutation can be found. There are two possible explanations for this. It may well be that these patients actually have not got "true" FH, but rather have high cholesterol because of a number of different genetic causes, as well, perhaps, as having a bad environment (such as diet). The other possibility is that, there is a fourth (or even a fifth) gene that still needs to be found that could be explaining this. Only further research will be able to sort this out.

The cholesterol found in the blood partly comes from what we eat in the diet and partly is made every day in the liver. The cholesterol, together with triglycerides, is "wrapped up" by ApoB and other apoproteins, and is released from the liver as a VLDL particle. The triglycerides are removed in muscle and used as energy or in the fat tissue where it is laid down for future use. The particle that is left becomes LDL.

Useful websites for further information:
<http://www.londonideas.org/>

An estimated nine million people in the UK with medical conditions are being refused life insurance cover or believe they are uninsurable. This equates to approximately one in four adults in the UK who may need life insurance and are having problems getting cover.

High cholesterol levels in the blood (hypercholesterolaemia) is a common health condition and is associated with an increased risk of various problems, such as coronary heart disease (CHD) and stroke. A large percentage of people who have high cholesterol want life insurance and can't get the specialist help and cover they need.

'The Insurance Helpline' has been launched to specifically provide a personal service to people with pre-existing medical conditions. The Insurance Helpline receives enquiries which are complex and need more individual consideration than those that have no significant medical history.

Applying for insurance on the internet is great for the majority of people, but the system is much less useful to individuals who, by virtue of their medical histories or current medical condition, find themselves being sidelined by the standardised process. Most online insurance sites only cater for the fit and healthy. Many people believe that those who have had a significant medical event will not get cover which deters them from applying. The reality is that cover is available at reasonable rates for the majority of enquiries if the case is properly brokered by experts at The Insurance Helpline.

People can contact the helpline on: **0800 377763** and talk to one of their advisors. Their staff are responsible and knowledgeable and will give as much time as needed to ensure everything is explained properly. In a customer service world which is rapidly moving away from personal communication towards technology-led selling, it's still good to hear of a company that talks to customers and treats people as individuals. They are experienced in handling personal and medical conditions and respect the client's sensitivity and confidentiality. They can arrange all this, as well as completing the application form, with one phone call which can be arranged at the client's convenience - including evenings and weekends. The Insurance Helpline then discusses the details with underwriters on an individual basis before any paperwork needs completing.

This procedure can save months of time-wasting going to and fro in getting all the information before they even go to the GP.

There is an added bonus too. If a client takes out a policy through The Insurance Helpline, they will donate £40 to H-E-A-R-T UK (subject to terms and conditions) if the client nominates them on application.

Visit their website:
www.theinsurancehelpline.co.uk
or call free on: **0800 377763**

